Condenselt 12M Vilana Financial v. Gregerson Vladimire Kazaryan STATE OF MISSESOTA DISTRICT COURT 2 BARNATATION OF STREETHERS 5 FAIRTHERS COURTY OF RUSHEPIN FOURTH JUDICIAL DISTRICT ÷ ROLTARIBAKE El-GE Came Type: Other Civil thy Mr. Greep reon) OBJECTIONS: Vilana linangdat. Inc. (By Mr. Bed (N) 12, 13, 15, (8, 23, 25, 28 Plaintist. 920101555 MARKED Case No. 100 05-016105 A - lebitsky photo agreement B - Dex Pius 2005 Vilama advertischert 5 Chris Greatesen. REQUEST FOR INCUMENTS: (More) 9 Defendant 10 10 1 1 12 13 DEPOSITION of VIADIMIRE 5 EARARYAN 14 taken on the 6th day of February, 2006, commercing 15 at approximately 2:10 p m - at the law offices of 1.5 16 Fredrikson & Byron, 200 South Sixth Street, Soite 16 17 4000. Hinneapolls, Minnevota 55402, before Diane ; p D. Wicht. Rotary Public. in and for the County of 19 19 19 Sherburne, State of Minnesota 20 20 21 22 22 23 23 24 25 24 25 Page 4 APPEARANCES: 2 (WHEREUPON, the following proceedings transpired:) 2 CHRIS GREGERSON. Attorney at Law, 3 3 150 North Green Avenue, New Michmond, Wisconsin 4 54017, appeared bro se VLADIMIRE S. KAZARYAN, 5 6 a witness in the above-entitled б 7 MORGAN SHITH, Actorney at Law, SMITH & 7 action, after having been first RAVER 14P, 1203 Fifth Street SE, Minneapolis, Ħ duly sworn, was examined and 8 Minnesota 55414, appeared on behalf of the 9 testified as follows: Plaintiff 10 13 11 MR GREGERSON: My name is Chris ALSO PRESENT: ANDREW VILENCHIR 12 Gregerson, 150 North Green Avenue, New ARLENE GREGERSON 12 13 Richmond, Wisconsin. It's Monday, June 13 14 6th, 2006 at 2:05 p.m. 14 MS. SMITH: Excuse me. I don't 15 16 mean to interrupt. This is Morgan 16 17 Smith. I'm the attorney representing 17 19 18 - Vilana Financial. I think you misspoke 19 saying June. The month is February. 19 20 MR. GREGERSON: I'm sorry. You're right. This is Monday, February 6th. 21 22 We are at the offices of Fredrikson & 22 23 Byron, 200 South Sixth Street, 23 Minneapolis, Minnesota. The deponent is 24 25 25 Vladimire Kazaryan. Persons present are

EXHIBIT

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Vilana Financial v. Gregerson

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Vladimire Kazaryan

ila	lana Financial v. Gregerson Co	ondense.	It "	Vladimire Kazarya
		ge 5		Page 1
i	myself, Arlene Gregerson, Morgan Smith,	1	Q	When did you begin working for Vilana
2	Andrew Vilenchik and Diane Wicht.	2		Financial?
}		3	٨	March of 2004
i	EXAMINATION	-1	Q	Do you remember which part of the month you
5	BY MR GREGERSON:	5		began working for them?
í	Q I have a little bit of preamble The purpose	6	٨	For Vilana Financial?
7	of the deposition today is to learn what you	7	O	Which part of the month your employment began.
3	know that can help in resolving the litigation	8	-	My unemployment?
,)	between your employer and myself. As I	9		Employment.
	the state of the s	10		Oh, employment 8th, I believe March 8th
()	be going slowly for both my benefit and for	11		Okay And how long have you known Andrew
1	_	12	**	Vilenchik?
2	The same of the sa	13	Α	For about four years
3	to the state of th	14		Can I ask how you met Andrew?
4		15	-	Through my wife. My wife knew him.
5	and the second s	16		Okay Did Andrew hire you to work at Vilana?
6		17	-	Yes.
7		118		Okay. Are you a notary public?
8	-			Yes, I am
9		19		Okay. Can you tell me the required elements
0		20	Q	of notarizing a document?
1		21		Yes. Make sure whoever is signing is the
2		22	А	actual person and to check the picture ID and
3	Q Do you mean to say you don't have one at all	23		•
4		24	_	to verify the signatures.
25		25	Q	Does a notary have any other duties that are
		age 6		Page
1	Q you don't normally keep one?			required beyond those?
2	2 A I don't.	2	A	That I know of I have to make sure I have
3		3		to notarize the actual signature. And for me
4		4		to do that I have to check the picture ID and
5		5		make sure this is the actual person signing
6	6 This is Morgan Smith again speaking. I	6		it.
7	7 would point out for the record that	7	C	Did you receive some instruction or training
8	* * * * * * * * * * * * * * * * * * *	8		as a part of getting your commission as a
9		9		notary public?
10	منط مستدامه عديدات سائده بالمناط	10	F	I don't remember 'cause I got it a long time
11		11		ago. Since 2001, I believe. I don't think
12	1 1 16	12		so, no.
13	· · · · · · · · · · · · · · · · · · ·	13	. (Are you aware of any specific consequences if
14	be we are the Land III Train home	14		you violate the rules that you explained?
15	* 1 t. d.C. 10mm 45mm	15		Yes, I am.
15	1	16		And what are those?
17	. 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	17		A If I forget a signature or I know I have to
		18		follow by particular steps to notarize a
18	1 1 T(1)	15		signature, and I do have to follow by the
19	1 1 11 command	20		rules as far as whoever is signing it. Like I
20		21		said, I have to look at the picture ID before
٦.		22		they sign in front of me.
21	A MARK OF CONTROL OF THE CONTROL OF	3.4.4	-	termy transcriber was an ordered the account
22		1	2 4	
22 23	23 Q Your last name is Kazaryan is the	23		Q You don't recall specifically what the
22	23 Q Your last name is Kazaryan is the 24 pronunciation?	1	1	

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Vladimire Kazaryan

Vila	ina Financial v. Gregerson	Conden:	scl	t '"	Vladimire Kazaryan
		Page 9			Page 11
1	A Can you rephrase the question?		ì		question or a statement?
2	Q Sure. If for example, if the date is not		2		MR GREGERSON: It's a question
3	today's date, if there's if that has a		3	BY	MR GREGERSON:
4	particular significance or consequence		4	Q .	Are you aware of any significance beyond that?
5	compared with that you fail to sign your owr	1	5		I can give you an example to help clarify
6	name	i	6		When you notarize a document, you don't know
7	MR SMITH: Is that a question?		7		if the contents are true. You're not claiming
8	MR GREGERSON: Yeah		8		the contents are true. You're only verifying
9	BY MR GREGERSON:		9		the identity of the person signing it.
10	Q I'm wondering if you yourself are aware of,	1	()	۸	Correct
11	within the requirements of a notary, if]	j	Q	Okay. I'd like to show you a document that I
12	deviating from those requirements has a	1	2		have some questions about and I guess I need
13	consequence.	1	3		to give you a copy. This can be A.
14	MR. SMITH: So the question is are		4		(WHEREUPON, Deposition Exhibit A
15	you aware.	1	5		was marked for identification)
16	THE WITNESS: Aware of what?		6	BY	MR GREGERSON:
17	BY MR GREGERSON:	1:	7	Q	I'd like to know if you've seen this document
18	Q In other words, I understand your answer so		8		before.
19	far to be that you're aware that there are		9	٨	I don't remember, but it seems like I did
20	consequences		20		notarize it.
21	A Mm-hmm Yes.		21		Do you remember notarizing it?
22	Q And I think you're sort of implying that you	1 :	22		No. It was a long time ago it looks like.
23	don't know necessarily what they are		23	Q	Do you recognize the signature as being your
24	specifically, just that you know that there	*****	24		signature?
25	are consequences.		25	Λ	Yes.
F		Page 10			Page 12
١,	MR. SMITH: Hold on a second. So		1	O	Do you know where you would have notarized
1 2	what is your question?		2	-	that document?
3	MR. GREGERSON: If he's aware of	ļ	3	A	If I remember, it would be in the office where
3	the specific consequences.		4		we work at.
5			5	Q	And where is that?
6	t '		6	Ā	Back then it was in the New Brighton office.
7		g	7		I don't recall the address.
8	t		8	Q	Do you recognize the name of the signator to
9	Of THE CASE OF THE PROPERTY OF		9	•	this agreement?
	or the second of any other concerns	ences	10	Α	I don't remember. I mean, must have.
[10	777 3 10		11		MR SMITH: Do you understand the
12	- to a second to the forms		12		question? Do you understand
13			13		Mr. Gregerson's question?
14	a a la colla de la ciamada de la colla de	me	14		THE WITNESS: What exactly?
1:	1 1 7 1 1 1 1 1 1 1 1 1 1		15	В	Y MR. GREGERSON:
10	1 4		16		I'm asking like if this is the first time
1,			17		you've seen this name or you remember seeing
			18		this name before. If you
11			19		MR SMITH: Excuse me. I have to
2	•		20		object to the form of the question and
2	and a second of 15 or all command		21		maybe it would be more helpful if you
2			22		rephrase your question to include the
2	and the state of t	rmal	23		name you're curious about.
2			24	F	BY MR. GREGERSON:
	5 MR SMITH: I'm sorry. Is that a		25	5 (Okay. Is the name I'm going to refer to
٢	v		Т		Page 9 - Page 12

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	Page 13			Page 1
	this as the Zubitsky photo agreement. The	j	Q	Would there be any way to tell if your
	signator is Michael Zubitsky	2		notarization was placed on this document
	A Mm-hinm.	3		without your knowledge, your signature and
	Q I'm not sure if I have the pronunciation	4		notarization?
	right, but I say Zubitsky. Do you recognize	5	٨	I don't know The signature looks like mine.
	the name Michael Zubitsky?	6		It looks like I would sign that.
٠.	A I just don't remember.	7	Q	Is it possible that it was copied from a
	Q Did you look at any identification when you	8		different document and placed on this one?
}	notarized that document?	9		l can't tell
)	A I usually do	10	Q	You don't have a specific recollection of
	Q I guess I'm not clear if that means yes	11		having met the signator and witnessed the
?	A I should say I always do, yes	12		signing of this document?
3	Q Okay. What form of identification did you	13		I don't understand the question I'm sorry.
ļ	see?	14	Q	Do you specifically recall witnessing that
5	A A picture ID I don't remember what it was.	15		signature?
S.	Q A picture ID Can you tell my what a picture	16	٨	I don't specifically recall that particular
1	ID would include? When you say "picture ID,"	17		signature, no
3	there's probably limits. For example, a	18	Q	Have you ever met Michael Zubitsky?
)	library card might not count or maybe that	19	Α	No. Maybe back then when we were signing,
)	would. Could you tell me what a picture ID	20		yes. I don't know the guy.
j	MR SMITH: Excuse me. I have to	21	Q	Okay. You met him I guess I'm not clear on
2	object. Is the question generally what	22		the answer. I'm asking if you met him or did
3	is a picture ID or is the question about	23		not meet him, not if you know him.
4	Exhibit A and the picture ID of Michael	24	٨	Meet him. You mean when he was particularly
5	Zubitsky?	25		signing it or like before or after?
	Page 14			Page
i	MR. GREGERSON: It's my	1		MR. SMITH: I guess the witness
2	understanding the deponent has said that	2		doesn't understand the question. Could
3	he doesn't have a specific recollection	3		you maybe ask it differently.
4	but that you always look at a picture	4	E	Y MR GREGERSON:
٦ 5	ID. And so based upon your knowledge of	5	C	Were you ever in the same room as Michael
6	your own procedure that you follow, you	6		Zubitsky?
7	would have looked at a picture ID.	7	1	When he was signing.
	BY MR GREGERSON:	8		Were you ever in the same room ever?
8	Q And so the question is, does that phrase	9		Yes, I was.
9	I'm asking you to define that phrase. Because	10		And do you remember being in his presence?
0	in the requirements for notarizing a document,	11		A I believe, yes, he signed.
1	I assume not any picture ID is acceptable, but	12		Can you tell me what you remember?
12	there's certain types you look at a certain	13		Exactly remember what?
13	kind of picture ID	14		You remember being in the same room with him
14	A Usually a license, Minnesota ID, passports.	15		Yes.
15	Those kind. Maybe a green card. The legal	16		Can you tell me what you remember?
16		17		A Just notarizing the signature.
17	IDs.	18		Can you tell me what you know about Michael
18	Q You just to be clear, you don't remember	19		Zubitsky, including his appearance?
19	witnessing this specifically and you don't	- 1		No. I can't do that. I don't remember.
20	remember the particular ID that you saw?	l l		Q Do you know anything about him?
21	A No, I don't remember.	21 22		A No.
22	Q Is it possible that you didn't notarize this	22		Q Do you know if he was taller than you?
77	document?			I IN AND KUOM II DE WAS INDER DAN ADDI

document?

like I did notarize it.

24 A It seems like it's my signature and it seems

23

23 Q Do you know if he was taller than you?

25 Q Do you remember what race he was?

24 A Don't remember

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	Pap	ge 17			Page 1
ļ	A You mean race	ı	Ç	2	What was discussed when this notarization,
1	MR SMITH: Do you understand that	2			this signature took place?
,	question?	3	1	١.	I think Andrew came up to me and asked me to
ļ	THE WITNESS: Yeah, I believe so	4			notarize the guy's signature That's all
í	MR SMITH: You may answer	5			And I did verify and notarize
,)	THE WITNESS: White	6	(Did you speak in Russian?
7	BY MR GREGERSON:	7	1	Ň	I believe so, yes I don't remember actually
⊰	Q I'd like to clarify my question about him.	8			I should say I don't remember what I spoke
,	When I ask if you remember anything, it would	9	(Did Michael Zubitsky have the ability to speak
)	include his race It's meant as a very	10		•	Russian? Did he know Russian?
j	literal question and you should answer as	11	,	٨	Don't remember
2	completely as you can	12	(0	Do you have any way of contacting Michael
3	MR SMITH: Well, I have to object	13		•	Zubitsky?
4	to that instruction and I don't know if	14		Λ	Do I? No.
5	that's a question. The witness is	15	4	O	Are you unable to locate his name in the phone
6	having difficulty with the form of your	16		-	book?
7	questions. And if you have a specific	17		A	I never tried. I don't know.
8	question in mind, you should ask that.	18			Do you have any reason to believe he is not in
9	The witness doesn't understand when you	19		`	the phone book?
	say do you remember anything about this	20		Α	I don't have any reason, no
0	guy. So I think the witness is having	21			Did anyone else at Vilana Financial meet
2	difficulty with your questions and I'd	22		•	Michael Zubitsky?
3	ask you to restate them so that he can	23		Λ	I don't know.
:3	understand and answer.	24		o	Are you aware of any physical evidence that
25	MR. GREGERSON: I can restate my	25		•	would show that Michael Zubitsky exists?
		ige 18			Page
		· .		A	I don't understand. What do you mean,
1	question with more specificity. At the			73	physical evidence?
2	1. YEY 1 11 1 1	2		^	I'm using the term physical evidence to refer
3] 3		Q	to something that's either it's concrete,
4	hat, that to me would be a rather	4			
5					such as a piece of paper, as opposed to a
б		(Memory.
7				Λ	Okay. I don't know. The guy came to sign and that's it. I don't know.
8		8		_	
9				Q	You don't recall seeing this document before
10		10			today?
11				Α	Before today? I did actually see it today or
12				_	a couple days ago before I came here.
13	·	11			Do you recall seeing it at any other time?
14		1.			Not that I remember offhand.
15	•	1.			Who informed you of the deposition here today?
16		1			I believe I got your voice mail.
17	-]-		Q	Did you have a chance to talk to Andrew
18		3			Vilenchik about the deposition here today?
19	THE WITNESS: No. It was a long	1	9	۸	Yes.
					What did was and Androw discours shout the

time ago. I don't remember if I

Q Did you see Michael Zubitsky being paid any

notarized a month ago.

BY MR. GREGERSON:

money?

20

21

22

23

24

25 A No.

deposition? Were you given any instructions? 22 A No.

Q What did you discuss? 23

21

A Basically directions, how to get here. 24

Q I'd like to show you another document and I'll 25

Q What did you and Andrew discuss about the

_

	C	CASE 0:06-cv-01164-ADM-AJB Docume	nt 68	8-	-1 Filed 11/28/06 Page 6 of 9
/ila	ına	Financial v. Gregerson Cond		It ¹	TM Vladimire Kazarya
		Page 21			Page 23
i		provide a photocopy. This can be B		Q	Can you tell me what your role is at Vilana.
2		(WHEREUPON Deposition Exhibit B	2		your job description?
3		was marked for identification)	3	Α	I'm an account mangager/loan officer, so I
4	ΒY	MR GREGERSON:	4		process the loans and I manage some guys, some
5	Q	I have some questions about the advertisement	5		employees at the office.
5		here on the inside cover of the Dex Plus phone	6	Q	What types of documents do you notarize in
7		book for 2005 Did you participate in the	7		your work at Vilana?
8		design of this advertisement?	8		MR SMITH: Lobject. You just
9	Λ	No.	9		asked this question three questions ago
()	Q	Do you know who designed it?	10		and he answered
l		No	11	13	BY MR_GREGERSON:
2	0	Have you seen this before?	12	Q	I can be a little bit more specific I recall
3	-	The book, yes.	13		his answer. The purpose of the follow-up
4		Have you seen this advertisement before?	14		question is that I'm not familiar with what a
5		Where?	15		mortgage you know, I think you may have
6		Anywhere.	16		used a general term like real estate
7	-	In the book I did	17		documents. I'm not familiar with what a real
8		Do you do graphic design?	18		estate document is Can you tell me what that
9		No.	19		would be?
0		Have you seen this photo before today?	20	Λ	A It's basically same thing. When people come
1	-	Before today, yes.	21		and sign the documents for their closing when
.2		Where did you see it?	22		there's a closing.
23	-	In the book.	23	C	Q Would that be called a sales agreement, like a
:4		Anyplace else?	24		sale of a house?
25	_	In I believe a newspaper advertisement,	25	A	A Mortgage agreement I guess you could call
		Page 2	2		Page
1		Russian community newspaper before I saw it.	J		that, a note.
2	0	You don't work as you don't do any graphic	2	(Q Would it be an agreement between someone else
3	•	design work for Vilana Financial?	3		and Vilana?
4	Α	No.	4	1	A It's between someone else and the bank and,
5		Do you know who does?	5		yeah, Vilana.
6		No.	6	{	Q Vilana is a party they're a part of the
7		Did Andrew discuss with you the current	7		agreement?
8	~	litigation, the suit that your employer has	8		A It just depends. I don't know if every
9		with myself?	9		time it's different. It's not always the
10	Α	Yeah, kind of. Somewhat I'm aware about it.	10		same. It depends what kind of papers you sign
11	Q	a 11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	111		that I have to notarize.
12		I guess just about the picture that was sold	12		Q Is this something you do every week?
13	,,	to him, I guess, that belonged to somebody	13		A No. It's just something I do occasionally. I
13		else. I don't know. I don't know much about	14		mean, if somebody needs to notarize something,
15		it. I just come to work and leave.	15		they ask me and I will do it.
	\sim	Have you ever notarized any other documents	16		Q Do you do more than one notarization in a
16	Q	for Vilana?	17		month on average?
17	٨	Yeah. I could. We're in the mortgage	18		A I-would say so, yes.
18	Λ	business, so there is a lot of documents that	19		Q Can you tell me about how many you do in a
19		sometimes need to be notarized, yeah.	20		month?
20		What kind of documents do you notarize as part	21		A It varies. Sometimes I might do none;
21	Q	What kind of documents do you notarize as part	27		enmetimes I might do a few

22 23

24

of the mortgage business?

25

A Well, sometimes we need to notarize for real estate purposes, for mortgage purposes, for

business -- ongoing business relations

sometimes I might do a few.

Q In other words, would that be between zero and

A Zero to ten. Sometimes -- yeah, zero to ten,

/ilan	ıa	Financial v. Gregerson Conde	nse	[1 TM	Vladimire Kazarya
		Page 25			Page 2
1		I should say, to twenty maybe	1		MR SMITH: So what is the
2 Ç)	Have you ever notarized any sales agreements	2		question?
3		for services that Vilana receives? I can	3	BY	MR GREGERSON:
4		maybe offer some clarification You've	4	Q	My question is do you have a recollection of
5		described notarizing mortgage agreements	5		meeting Michael Zubitsky?
6 A	(Mm-hmm.	6	Λ	A little bit, yes
7 C	2	that are a part of the routine business of	7	Q	What do you remember?
S		Vilana.	8	Α	That he was white That's all To be
9 /	\	Mm-hmm.	9		specific
		This document, the Zubitsky photo agreement,	10		MR SMITH: Let him ask his
		is not a mortgage agreement.	11		question.
		No.	12	ву	'MR GREGERSON:
		It's not related to a mortgage or your normal	13		Do you remember if he had a beard or glasses?
4	-	business of being in real estate. Have you	14	-	No. Don't remember that.
5		ever notarized other sales agreements that are	15		Do you remember talking on the phone about a
-		not a part of the mortgage business?	16	Q	month ago?
6		I really don't know what exactly I notarize	17	٨	With?
		sometimes. All I do is notarize the	18		Myself
8			19	_	I believe, yeah. Yeah.
9		signatures.			I'd like to ask you one question about that
	2		20	Q	conversation.
1		sales agreement like this that was not part	21		Mm-hmm.
22		of	22	•	
		I don't recall, no. I don't recall.	23	Ų	Can you tell me why you declined to talk to me
	Q	Do you remember the reason that Andrew gave	24		unless you were ordered by the court?
25		you for having this sales agreement notarized?	25		MR SMITH: I have to object to
		Page 26			Page 1
		No.	1		that I believe that the reason the
2 (Q	This was notarized on March was this	2		witness declined was because his
3		notarized on March 19th, 2004?	3		attorney wasn't present and it's
4	Λ	It looks like.	4		inappropriate to ask questions about why
5 (Q	You don't have a do you have a specific	5		a witness invoked an attorney-client
6		recollection of that?	б		privilege or privileges under the rules
7.	Α	No.	7		to have his attorney present. You can
8	o	You have no specific journal that would	8		ask your next question.
9	•	reflect that?	9	В	Y MR. GREGERSON:
	۸	No.	10	0	I have a more specific question. In that
11	••	MR. GREGERSON: I'm close to being	11	•	conversation you had said that, "I don't want
12		done.	12		to be in the middle of this."
13		MR SMITH: Okay.	13	А	Mm-hmm.
13		MR GREGERSON: I just want to	14		Can you tell me what you meant by that?
		I'd like to take a moment to reflect if	15		Well, I just meant that I don't want to answer
15			16	/1	any questions unless it's ordered by court or
16		I've missed anything.			
17		(WHEREUPON, a short break in the	17		anything like this. I just don't want to
18		proceedings was taken.) Y MR. GREGERSON:	18		discuss with anybody anything. 'Cause this is all internal and I just don't want to be the
19		CONTRACTOR OF THE CONTRACTOR O	19		

20

21

22

23

24

25

Q I think there's just one thing that I'd like

21

22

23

24

25

to clarify Reflecting on your answers, it

seemed that you -- I'm not clear if you

remember notarizing this agreement and

no recollection of that.

remember meeting Michael Zubitsky or you have

Q Were you afraid of there being some kind of problem if you spoke with me?

MR SMITH: 1 object. You know,

one to say something I'm not supposed to.

the witness asserted his right to have his attorney present. He was asked a

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		Page 29		Page 31	
j	question by a party in the absence of	-	1	WITNESS CERTIFICATE	
2	his attorney, which is a violation of		2	I, VLADIMIRE'S KAZARYAN, the undersigned, do	
3	the rules, and the witness refused to		3	hereby certify that the foregoing 30 pages are	
4	answer. And I'm instructing the witness		4	true and accurate to the best of my knowledge	
5	not to answer anymore questions about		5	(with the exception of the following changes, if	
6	the conversation where ex parte		б	any):	
7	communication was attempted.		7	Page: Line: Reason For Change:	
8	MR GREGERSON: Lunderstand most		8	-	
9	of what you said, but I'd like to		9		
10	clarify something. Do you mean to say		10		
111	that during that conversation the		11		
12	deponent asked to not speak without his		12		
13	attorney present?		13		
14	MR SMITH: I'm not being deposed		14		
15	and I'm not going to answer your		15		
16	question. I've asserted an objection		16		
17	and I've instructed my client not to		17		
18	answer anymore questions about your		18		
19	attempt to talk with him without his		19		
20	attorney present. You may move on.		20		
21	BY MR GREGERSON:		21		
22	Q Did you sign this signature here that's above		22		
23	Michael Zubitsky?		23		
24	A No.		24	Date:	
25	MR GREGERSON: Okay. That's it.		25	DDW	
		Page 30		Poge 32	
	(WHEREUPON, at 2:50 p.m. the		1	NOTARY-REPORTER'S CERTIFICATE	
2	deposition duly ended.)		2		
3	doposition and a state any		3	STATE OF MINNESOTA) as	
4			4	COUNTY OF SHERBURNE)	
5			5		
6			6	I hereby certify that I reported the deposition of VLADIMIRE S. KAZARYAN, on the 6th day of February.	
7			7	2006, in Minneapolis, Minnesota, and that the witness was by me first duly sworn to tell the	
8			8	whole truth	
9			9	THAT the testimony was transcribed under my direction and is a true record of the testimony of	
10			10	the witness;	
111			11	THAT the cost of the original has been charged to the party who noticed the deposition, and that all	
12			12	parties who ordered copies have been charged at the same rate for such copies;	
13			13	THAT I am not a relative or employee or attorney	
14			14	or counsel of any of the parties, or a relative or employee of such attorney or counsel;	
15			16	THAT I am not financially interested in the action and have no contract with the parties, atturneys,	
16			17	or persons with an interest in the action that affects or has a substantial tendency to affect my	
17			18	impartiality;	
18			19	THAT the right to read and sign the deposition by the witness was NOT waived	
19			20	WITNESS MY HAND AND SEAL this 14th day of	
20			21	February, 2006.	
21			22	•	
22			23		
23			24	DIANE D. WICHT Notary Public	
24			25	Sherburne County, Minnesota	
25					



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March 19, 2004

By signing this agreement Michael Zubitskiy agrees to provide Vilana Financial with photo and graphic images that will be utilized in the future by Vilana Financial for advertising and promotional purposes. All photos and images will become an intellectual property of Vilana Financial and cannot be resold.

Vilana Financial will pay Michael Zubitskiy \$850.00 at sign of this agreement. By signing this agreement Michael Zubitskiy confirms that all work has been compensated and Vilana Financial shall be lien free.

3.19.04

WADDING SKAZARYAN

MICHAEL ZUBITSKIY